

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:	Date: August 22, 2007
Applicant : Kenneth G. Miller, et al.	Attorney Docket : F-711
Application No. : 10/721,640	Customer No. : 00919
Filed : November 25, 2003	Confirmation No. : 5612
Examiner : Lalita M. Hamilton	Group Art Unit : 3691
Title : EARLY BILL PAYMENT PROCESS	

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated June 1, 2006,, please amend the above-identified patent application as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
 - **Remarks/Arguments** begin on page 7 of this paper.
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